

09/815,370

REMARKS

Reconsideration of the application in view of the present response is respectfully requested.

Claims 26, 27, and 33 are pending. Applicant has made no amendments to the pending claims.

Applicant would like to respectfully point out that the rejection of claims 26, 27, and 33 made in the Office Action is improper for reasons explained hereinbelow.

Applicant notes from the Office Action that the Examiner suggests that the “transaction authorization code”, as recited in each of the claims 26, 27, and 33 of the present application, reads on the “unique quote number” disclosed in Clifton. However, Applicant would like to respectfully point out that the “unique quote number” disclosed in Clifton is provided by a merchant to a prospective customer so that prospective customer can use the “unique quote number” at a later time to identify and order from the merchant a computer in a configuration that has been previously selected by the prospective customer. (see paragraph 0019 in the specification of Clifton).

In contrast, the “transaction authorization code,” as recited in each of claims 26, 27, and 33 is provided by a merchant to a customer after an on-line agreement has been arranged so that the customer can communicate the “transaction authorization code” to a financial institution who uses the “transaction authorization code” to identify the on-line agreement and transfer funds from the customer’s account to the merchant’s account. The “unique quote number” in Clifton neither identifies an on-line agreement nor is it used to authorize the transfer of funds. If the Examiner continues to reject claims 26, 27, and 33 of the present application by applying Clifton, it is respectfully requested that the Examiner specifically point out where Clifton discloses or suggests that the “unique quote number” identifies an on-line agreement and is used to authorize the transfer of funds. Absent an adequate showing, it is respectfully submitted that the rejection of each of claims 26, 27, and 33 is improper and, therefore, should be withdrawn.

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In view of the foregoing, it is submitted that the application is in condition for allowance, and allowance of the application is respectfully requested.

Respectfully submitted,



Michael Chan
Reg. No. 33,663
Attorney for Applicant

NCR Corporation, Law Department, WHQ4
1700 S. Patterson Blvd., Dayton, OH 45479-0001
Tel. No. 937-445-4956/Fax No. 937-445-6794

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